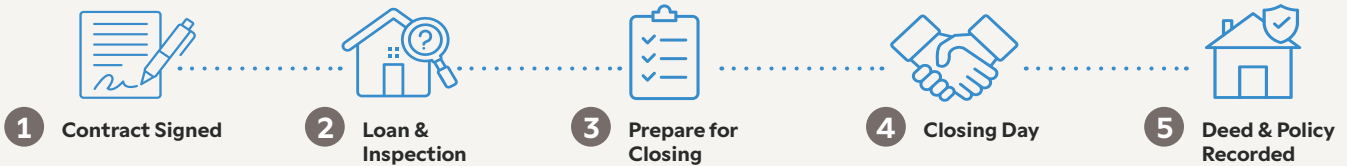


BUYERS CLOSING *Checklist*

The Closing Journey



01 PRIOR TO CLOSING:



- ☐ Provide a fully executed contract of sale to the title company with the earnest money check.
- ☐ Provide a copy of the contract of sale, receipted by the title company, to the mortgage company making your loan.
- ☐ Call your loan officer to arrange for a formal loan application.
- ☐ If doing inspections of the home, schedule the appointment with the inspector and seller as soon as possible. A termite inspection may be required by the lender. Any bills to be paid at closing must be provided to the title company prior to closing.
- ☐ Obtain homeowner's insurance. Supply information to the title company at least one week prior to closing.

03 AVOID CLOSING DELAYS:



- ☐ If you want to review your loan documents prior to the closing, please request that your mortgage company provide the documents to the title company at least one day prior to closing so copies can be provided for your review.
- ☐ If you will not be present at closing to sign documents and intend to use a Power of Attorney, the following must occur:
 - A Title Company and Lender must approve the POA prior to closing.
 - B The original POA must be delivered to the title company before closing for recording with the County Clerk's Office.

02 REQUIRED AT CLOSING:



- ☐ Bring two valid forms of identification with you (driver's license, passport, or other government-issued picture identification).
- ☐ Send a wire transfer for payment of funds at the time of closing. The title company must have your mortgage company's closing instructions to prepare the final closing figure. The complete closing package from the lender must be in the hands of the title company 24 hours prior to closing in order to meet the closing date deadline on the contract.
- ☐ Bring any document requirements that your lender has requested you to produce at the closing table.

04 AFTER CLOSING:



- ☐ The recorded Warranty Deed that transferred title of the property to you will be emailed to you from the title company approximately two weeks after closing. Store this document for safekeeping for future reference. When the deed is recorded with the County Clerk's Office, your title becomes public record.
- ☐ The Owner's Policy of Title Insurance will be either emailed or mailed to you approximately one month after closing. This document should also be stored for safekeeping.
- ☐ If you have not received the coupon book or other instructions about making your monthly mortgage payment, call your lender. Make certain to file your homestead with the county appraisal district. You may file for property exemptions once you have updated your driver's license with the new address.
- ☐ If your property taxes are being escrowed by your mortgage company, forward any original tax notices you receive to your lender so that the taxes are paid in a timely manner.
- ☐ It is the taxpayer's responsibility to be certain that the property is rendered in the taxpayer's name for the upcoming tax year.